



# Recovery Times



California  
March 10, 1997

"People Helping People"

FEMA  
ISSUE 3



FEMA Photo by Andrea Bochner

Denise and Frederick Haddix show their children family photos that were among the few possessions saved when a levee broke, flooding their Arboga home.

## Crisis counseling helps Victims Fight Flood of Emotions

Denise Haddix's first sense of outrage and abandonment came minutes after the Feather River broke through the levee behind her Arboga home.

Clutching a metal lock box containing her children's birth certificates, she stumbled and fell in her yard as she fled the surge of floodwater approaching in the darkness.

"I was screaming, 'Help me,'" Haddix recalls. But the workers she spotted in the area did not stop to help.

Her next emotion was relief. Haddix, her husband, Frederick, their four children and two foster children survived the deadly flood.

Later, she and her family came to grips with the extent of their loss: The flood destroyed their 2,500-square-foot, six-bedroom home, which would have been paid off in 10 years.

The family is receiving rental assistance from the Federal Emergency Management Agency (FEMA). Nevertheless, Haddix is kept awake by nightmares and spends her days cleaning the house over and over again. The entire family sought crisis counseling.

"I just want this to stop," Haddix sighs. "I want to be normal again."

According to mental health experts, although flood victims react to loss in different ways, the feelings Haddix experienced are not unusual. People can expect to get over their post-flood frustrations, the experts say, as they piece together their lives and start over.

Dr. Stephen W. Mayberg, director of the California Department of Mental Health, says, "It's vitally important to identify and deal with these feelings now to prevent long-term problems."

## Apply Now for Disaster Aid

More than 19,000 Californians in 48 counties registered for assistance in the first two months after President Clinton declared a federal disaster in the flood-stricken northern and central parts of the state.

"We want to get as many flood victims as possible registered so that they can get the help that they need to get back on their feet," Federal Coordinating Officer Ronald Bearse said.

Richard Andrews, state coordinating officer and director of the Governor's Office of Emergency Services, added that flood victims should not wait for insurance settlements before registering for disaster assistance to cover uninsured or underinsured losses.

"Apply now to protect your ability to get help if you find out later that you need it," Andrews said.

By the close of business March 6, 19,321 people had registered for help, and \$12.6 million in FEMA disaster housing checks had been issued. The Individual and Family Grant Program had disbursed \$5.9 million, plus \$1 million in state supplemental grants.

The U.S. Small Business Administration, which operates 60 disaster offices in California, has approved more than \$55 million in low-interest disaster loans to Californians.

Nearly \$8.6 million in federal and state reimbursements to local governments for flood-fighting and debris removal costs has been distributed to 22 counties and five cities.

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*A Message From*

As Californians continue to clean up in the wake of a devastating winter flood, many will face a choice.

They can restore their homes and businesses essentially the way they were before and hope that nature will spare them from future floods. Or they can look ahead and make an extra investment in improvements that could reduce or prevent future damage.

The Federal Emergency Management Agency (FEMA) encourages individuals and communities to invest in the future, breaking the damage-repair-damage cycle with mitigation techniques that can minimize the loss and personal heartbreak of a disaster.

FEMA is working in partnership with state and local government officials, non-profit organizations and some businesses to develop an integrated approach aimed at reducing flood hazards.

The efforts of residents and their communities are also essential in preparing for future disasters. Home owners, for instance, can purchase policies from the National Flood Insurance Program to reduce their cost from any future flooding. They can also invest in flood-proofing options ranging from elevating an entire home above the base flood level to raising electrical boxes, water heaters and heating systems.

Californians have suffered through three major floods in the past two years. There is no guarantee another flood won't occur. But we can cut our losses. Flood victims who protected their property after the 1995 floods are reporting little or no damage this year. They have set a good example for others living in flood-prone areas.

The next time a flood strikes California, we want to see even more residents who are prepared for the disaster - and come through unscathed.



*A Message From*

More than 10,000 state employees worked to assist flood victims during the 1997 storms — from dispatching swift water rescue teams to alerting the media of evacuations and problem areas via the Emergency Digital Information System (EDIS). Some flood fight efforts continue, particularly along weakened levees.

Gov. Wilson established a Flood Emergency Action Team (FEAT), which held public meetings in Yuba City and Modesto to hear first-hand what actions the state might take to improve California's water management policies. A 30-day report was submitted to Gov. Wilson on Feb. 13, outlining a series of initial recommendations for actions by state agencies. A second report, to be completed in early May, will address long-term strategies.

The Governor's Office of Emergency Services has begun implementing recommendations from the 30-day report through workshops conducted in at-risk areas to instruct and refresh local officials and the media on procedures in emergency response and notification.

But there is only so much the government can do. Taking individual responsibility to reduce risk is something every Californian can do.

First, buy flood insurance. Most floods are never declared federal disasters, which means those flood victims do not have federal assistance available to them. Flood insurance is the only help they can count on.

Second, think about mitigation. We can rebuild differently to prevent future damage, and we can construct new buildings with floodproofing in mind. This means placing our homes and offices out of harm's way.

Finally, build awareness. In California, we know that preparedness makes a difference. Governmental offices, libraries and schools have flood information free for the asking. Do what you can to prepare yourself and your family for any contingency.

Following is a summary of the recent efforts of some of the many agencies contributing to the disaster recovery effort in 48 California counties:

**Federal Agencies**

**Federal Emergency Management Agency (FEMA)**—Through March 6, 19,321 people had called the toll-free registration line for assistance. Housing inspectors had completed 15,011 inspections. The disaster housing program had issued 8,188 checks, totaling \$12.6 million.

**U.S. Small Business Administration (SBA)**—SBA is operating 60 disaster offices throughout California, staffed with loan officers to help home owners, renters and business owners with their loan applications and to answer their questions.

SBA has more than 300 employees working to assure the fastest recovery possible to all those affected by the disaster. All victims are encouraged to return their applications to SBA as quickly as possible. SBA already has approved more than \$55 million in low-interest disaster loans to Californians.

**U.S. Department of Agriculture**—The department's Farm Service Agency has received requests from 18 counties to participate in its emergency conservation program, which restores flood-damaged farmland. The agency has received more than 800 requests from farmers and ranchers for this kind of assistance.

**State Agencies**

**Governor's Office of Emergency Services**—OES is meeting with local

governments on the recovery efforts. Field inspections are continuing. The Individual & Family Grant Program disbursed \$5.3 million through March 6, with 2,072 applications approved, plus \$1 million in state supplemental grants.

**California Department of Transportation**—A \$5 million effort successfully cleared a mudslide and reopened U.S. Highway 50 on Feb. 21, 38 days ahead of schedule. Work is continuing to repair seven other highways blocked or damaged by floods.

**California Health and Welfare Agency**—The department's Employment Development Department was granted \$25 million to hire temporary workers for cleanup after the flooding.



CES Photo by Robert A. Ephet

*Home east of Tracy in San Joaquin County stays high and dry on an elevated lot that becomes an island when floodwaters rise and engulf surrounding pastures.*

## *Flood Inevitable, Damage not*

Year after year, flooding is the leading cause of property loss from natural disasters in this country. Californians need to think about what they will do when it floods again.

Here are some ways you can protect your family and belongings from danger before the next flood:

**Floodproof your home.** Make all appropriate structural and environmental changes to limit the potential for flood damage. For more information, call the FEMA Helpline at **1-800-525-0321**.

**Purchase flood insurance.** Even if you have floodproofed your home, you still need protection from unexpected flood events. Home owners insurance policies do not cover flooding. There is a 30-day waiting period for new policies to take effect. Call the National Flood Insurance Program (NFIP) at 1-800-427-4661 for more information.

**Plan ahead.** Know the terms used to describe flooding. A flood watch means flooding is possible. A flood warning means flooding is occurring or will occur soon. If advised to evacuate, do so immediately.

**Make an evacuation plan.** Know your community flood evacuation routes. Keep a full tank of gas in your car. Know how to shut off electricity, gas and water. Have the tools you will need on hand. Make arrangements to take your pets to a kennel or a friend's home.

**Stay in touch.** Decide how you and your family members will contact each other and where you will meet if you are separated during an approaching flood.

**Make a record of your personal property.** Photograph or videotape your belongings. Keep the records in a safe place.

**Store valuables.** Keep insurance policies, deeds, property records and other important papers in a safe place away from your home.

**Assemble a flood supply kit.** Include first-aid supplies and required medications, canned food and a can opener, at least three gallons of water per person, protective clothing, bedding or sleeping bags, a battery-operated radio, a flashlight with extra batteries and special items for infants and the elderly.

## Building for a Safer Future

Homes with rivers running through them. Buildings swept off their foundations. Appliances submerged and destroyed beneath raging waters.

Californians endured such destruction in the recent floods. But when you rebuild and repair, you can take steps to protect your property in the future.

"It's less expensive to protect your home and property before they are damaged than to repair them afterwards," Shirley Mattingly, Region IX director for the Federal Emergency Management Agency (FEMA), said.

Methods for avoiding flood damage include elevating your entire home or relocating out of the 100-year floodplain. But there are also other relatively inexpensive ways to protect a home against flooding:

**Relocate the electrical box** to an upper floor or elevate the electrical box to 12 inches above the base flood elevation.

**Relocate the water heater and heating systems** to an upper floor where they will be 12 inches above the base flood elevation or elevate them on a masonry base at least 12 inches above the base flood elevation.

**Anchor the fuel tank** to the floor or wall to prevent overturning and floating. Metal structural supports and fasteners must be non-corrosive. Wooden structural supports must be pressure treated.

**Install a floating floor drain plug** at the lowest point of the lowest finished floor to allow water to drain. When the floor drainpipe backs up, the float rises and plugs the drain.

**Install an interior or exterior septic backflow valve** to prevent sewer back up from entering your home.

**Properly anchor manufactured homes.** Soil conditions and flood hazards are some of the many factors affecting the type of anchoring system needed.

"People should consider investing in a variety of hazard mitigation measures to reduce or eliminate the damaging effects of a flood," Mattingly said.

## Moderate Rates Could Pay Off

When you think about buying a flood insurance policy, do you worry you can't afford it? Take a closer look. You may discover you can't afford to go without it.

Conventional property insurance does not cover flood and mudslide damage, and the cost of repairs is often far more than the price of the policy.

Nor is it wise to forego flood insurance and count on special federal disaster assistance to cover future flood damage. This form of aid is only available when the president declares a major disaster. Ninety percent of all floods are not declared federal disasters.

Flood insurance, backed by the federal government, is available to any home owner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program.

On a single-family home, you may purchase flood insurance coverage up to \$250,000 on the structure and up to \$100,000 on contents.

If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents.

Renters may purchase up to \$100,000 coverage for personal belongings.

On this page and the next is a guide, including charts with current rates, to help you determine the cost of a policy.

You can use this information when you talk to your insurance agent about purchasing flood insurance.

### What does it cost?

Cost depends on where your home is located on the flood maps developed by the Federal Emergency Management Agency (FEMA).

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**For Flood Insurance Information Call**  
**1-800-427-4661**

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The maps show whether or not you live in a floodplain, which is an area subject to flooding.

The maps are on file at your city/county building department.

Flood zone designations on FEMA maps are based on the risk of flooding. If you live outside the floodplain, you pay less — as little as \$80 a year. If you live in the floodplain, you pay more.

The average price in California is only \$397 per year, but there are ways to reduce your premium costs, even if you live within the floodplain.

### Outside the Floodplain

Home owners living outside the floodplain, in zones B, C or X, can get a Preferred Risk Policy. These policies offer fixed combinations of building and contents coverage at set prices. See Preferred Risk Premium chart below.

The rates are moderate, and even include the federal policy fee.

In contrast, the rates within the floodplain, as shown on the chart on page 5, do not include \$75 in extra fees, which adds to the basic price of a building or contents premium. If you buy a policy that includes both building and contents coverage, however, you pay the \$75 only once.

### In the Floodplain

Zones within a floodplain are also rated by degree of risk. The chart on page

5 provides sample annual costs for flood zones A, AE, A1-30, AO or AH.

This chart gives sample premium rates for a single-family residence built before FEMA printed its initial Flood Insurance Rate Map (FIRM) for a local community participating in the National Flood Insurance Program. These quotes use rates called "pre-FIRM" and are only for buildings in inland floodplains designated as flood zones A, AE, A1-30, AO or AH.

Standard flood insurance policies are available in \$100 increments in any combination of building and/or contents coverage.

An insurance policy for a building does not automatically cover contents. You must request that contents coverage be added to your building coverage.

### Elevation Rating

If you live in the floodplain and don't have a basement, you may be able to reduce your premiums through elevation rating. This means the lowest floor of your house is above the predicted level of flooding at your location.

Elevation rating is a technique that compares the height of the lowest floor with the height of the "base flood elevation" (the predicted flood depth in your area). The base flood elevation is subtracted from the lowest floor elevation to get an elevation difference.

Rates vary with elevation difference and flood zone. Local officials can help

#### Preferred Risk Premiums in Fixed Amounts of Building/Contents Coverage (Outside the Floodplain, Zones B,C or X)

Coverage Combinations for Buildings WITHOUT Basement/Enclosure			Coverage of Combinations for Buildings/Contents WITH Basement/Enclosure		
Building / Contents	Annual* Premium		Building / Contents	Annual* Premium	
\$ 20,000 / \$ 5,000	\$ 85		\$20,000 / \$ 5,000	\$110	
\$ 30,000 / \$ 8,000	\$110		\$30,000 / \$ 8,000	\$135	
\$ 50,000 / \$12,000	\$145		\$50,000 / \$12,000	\$170	
\$ 75,000 / \$18,000	\$170		\$75,000 / \$18,000	\$195	
\$100,000 / \$25,000	\$190		\$100,000 / \$25,000	\$215	
\$125,000 / \$30,000	\$205		\$125,000 / \$30,000	\$230	
\$150,000 / \$38,000	\$220		\$150,000 / \$38,000	\$245	
\$200,000 / \$50,000	\$245		\$200,000 / \$50,000	\$270	
\$250,000 / \$60,000	\$265		\$250,000 / \$60,000	\$290	

\*Annual premium includes federal policy fee.



FEMA Photo By Andrea Booher

*FEMA inspector talks with an Arboga man in front of a neighbor's house that was swept off its foundation during the January flooding. The inspector uses a "palm pad" to document the amount of flood-related property losses.*

## Best Assurance? Flood Insurance

Now is the best time to consider the benefits of flood insurance. Don't be misled by common myths about flood insurance and the protection it offers.

Flood insurance is available regardless of whether you live in or out of an identified floodplain. In fact, more than 35 percent of flood insurance claims in California come from areas thought to be of low to moderate risk. Although there is a 30-day waiting period for new policies to take effect, there is no moratorium on the purchase of flood insurance—and there are policies available for home owners, businesses and renters.

"Too many residents gamble that they will not be flooded," Shirley Mattingly, FEMA Region IX director, said. "But we know that another flood will occur sometime. The single most important step in protecting yourself from future flood losses is to purchase flood insurance."

The approximately 240,000 California residents who have flood insurance can attest to its moderate cost — the average annual premium in the state is just \$397. The minimum deductibles are either \$500 or \$750 depending on the flood zone and date of construction.

It does not matter if you have been flooded before. As long as your community is participating in the National Flood Insurance Program (NFIP) — and most communities do — you may purchase flood insurance. And yes, there is limited basement coverage, too.

Beyond the available coverage for structures and contents, there are also other features of flood insurance particularly relevant for Californians. For example, there is reimbursement for sandbagging (up to \$750) and the movement of at-risk personal property (up to \$500).

For more information about flood insurance, contact a local insurance agent, or call the NFIP toll-free number **1-800-611-6123**. (And if the quote you receive seems too high, ask another agent for a second one.)

you identify the base flood elevation for your home.

Elevation rating can reduce your premium by sometimes 50 percent or more. For example, without an elevation rating a home owner in a high-risk area would have to pay \$865 yearly for \$100,000 of building coverage and \$50,000 of contents coverage.

With an elevation difference of 2 feet, the cost would be somewhere between \$255 and \$568, depending on zones and elevation differences. That could mean savings of up to \$18,300 over the life of a 30-year mortgage.

Contact your insurance agent for details and to purchase a policy.

### Sample Premiums Inside the Floodplain\*

(Zones A, AE, A1-A30 and AH)

BUILDING ONLY			CONTENTS ONLY	
Building Coverage	With Basement	No Basement	Coverage	Basement or No Basement
\$ 20,000	\$ 146	\$136	\$ 5,000	\$ 40
\$ 40,000	\$ 292	\$272	\$ 10,000	\$ 79
\$ 60,000	\$ 401	\$360	\$ 20,000	\$137
\$ 80,000	\$ 473	\$400	\$ 30,000	\$173
\$100,000	\$ 545	\$440	\$ 40,000	\$209
\$125,000	\$ 635	\$480	\$ 50,000	\$245
\$150,000	\$ 725	\$540	\$ 60,000	\$281
\$175,000	\$ 815	\$590	\$ 70,000	\$317
\$200,000	\$ 905	\$640	\$ 80,000	\$353
\$225,000	\$ 995	\$690	\$ 90,000	\$389
\$250,000	\$1085	\$740	\$100,000	\$425

\*Add \$75 one time to the total building and/or contents premiums selected from the tables

## Home owners say it works

While floods have repeatedly ravaged California, some home owners have elevated their homes to avoid the constant cycle of damage and rebuild. Here are some examples of families who have taken responsibility for their future safety.

\* \* \*

“Peace of mind,” Reg Jensen of Granite Bay said is one benefit of elevating your home so it won’t be flooded again. Keeping up your property value is another, he said.

Jensen’s large two-story home was flooded in 1986 when nearby Miner’s Ravine spilled over its banks, dumping two feet of water into his house. He did not have flood insurance then so he paid for replacement of carpet, insulation, drywall and appliances. When he took out a loan in 1994 to pay for upgrading of his house, he was required to have flood insurance. The policy went into effect just one month before Miner’s Ravine flooded again.

That was January 11, 1995. Three feet of water poured into Jensen’s home. The next day he began four months of reconstruction, elevating his house five feet one inch above the ground.

“I was thrilled,” Jensen said, when Miners Ravine overflowed its banks again, in January, 1997, because 18 inches of flood water flowed under his elevated house - three feet below hardwood floors installed when he elevated the structure. After flood waters receded, he hosed down walkways and driveways. “You couldn’t tell we had been flooded,” he said.

\* \* \*

Dorain and Fred Stetter, who live between Isleton and Rio Vista on Highway 160, had to leave their Vieira’s Resort home on the Sacramento River following a mandatory evacuation notice. But they were confident their upstairs living quarters would survive the 1997 flood since they had raised their home above the base flood elevation.

“There was no question in our minds we had to elevate,” Dorain Stetter said. When the Stettens returned, they found the elevated living area had no flood damage. Elevating “removed a lot of stress from the situation. I know more people are talking about elevating now,” Dorain said.

\* \* \*

Herb and Lark Lozoff lost everything when the floods of 1995 swept through their Forestville home. The most painful loss was the destruction of personal family items, including irreplaceable photographs.



FEMA Photo by William C. Bryant, Jr.

Reg and June Jensen stand in front of their Granite Bay home during construction phase of an elevation project.

“We had seven feet of water in the house in ‘95,” Herb Lozoff said.

The recovery took months but the family vowed to do whatever was necessary to prevent a reoccurrence. And with the help of their community, the Lozoffs elevated the house above the flood level and strengthened it against earthquakes.

Their efforts paid off quickly. The floods of December and January surged into their yard and new ground-level garage. But their living quarters stayed safe and dry.

“We raised it up almost 11 feet and didn’t get a drop of water in the house,” Herb Lozoff said. “We were a good five feet above the highest water.”

Lark Lozoff summarized the family’s attitude about their efforts: “It was just the best thing we ever did. Paying that price one time, you can get the house up and it won’t happen again.”

\* \* \*

John Coen of Guerneville said, “It’s unnerving to watch the river come up a foot at a time. You don’t know when it’s going to stop.”

John and his wife, Barbara, decided they didn’t want to endure another flood...and the losses a flooding Russian River always brings. They decided they either had to move out or elevate their 60-year-old home overlooking the river. They opted for elevation.

The result: The Coens watched while the river flooded this January. They were able to clean up within hours, instead of months.

\* \* \*

Robert and Karen Von Veldt elevated their Guerneville home after the 1995 floods with help from a volunteer organization, Deluge Response Interfaith. Water reached their first landing this January, making it impassable, except by boat. But when the water receded a few days later, the only real cleanup the Von Veldts faced was hosing down the sidewalk. “I can’t believe that’s all I had to do after this year’s flood,” Karen said.

**Make sure disaster aid goes to those who deserve it.**

**FEMA Fraud Hotline.**

**1-800-323-8603**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.*

## Why It's Important

**Q. I registered with the Federal Emergency Management Agency (FEMA) and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application from SBA?**

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For damages to private property owned by home owners, renters and non-farm businesses of all sizes not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan. By making affordable loans, the SBA disaster loan program helps disaster victims pay for repairs while keeping costs to the taxpayers reasonable.

**Q. How can I get help filling out my application for an SBA disaster loan?**

A. SBA has loan officers in 60 disaster offices to provide face-to-face service to disaster victims. You may visit SBA at any of these locations. You do not need an appointment. An SBA representative will answer your specific questions and help you complete your application. To find an SBA disaster office near you, call SBA toll-free at **1-800-488-5323**.

**Q. I received a check from FEMA. But it wasn't enough to pay for all my damages. Can I get more help?**

A. FEMA has provided temporary housing funds to many individuals. If your home was destroyed or not habitable, you may have received funds to pay for temporary accommodations. If your home was not livable, you may have received funds to pay for essential repairs so you could stay there. In both cases, FEMA funds were not intended to pay for all of the costs of repairing your home or replacing your personal property. SBA disaster loans are available to cover the amount of repairs that have not already been fully compensated. You should apply to SBA for any additional amount needed to complete your recovery.

**Q. I already have a mortgage on**

**my home. I can't afford a disaster loan on top of my mortgage payment. Can SBA help me?**

A. SBA tries to make each disaster loan fit within each disaster victim's budget. When your property is substantially damaged and you need help to pay both your mortgage and your repair costs, SBA may be able to refinance your mortgage. In such cases, an SBA disaster loan can pay off the mortgage and fund the disaster repairs. Often, the monthly payment for the disaster loan will be about the same as the amount of your mortgage payment before the disaster. If you think you need this kind of assistance, you should discuss your case with an SBA loan officer.

**Q. I have good credit. Doesn't that mean I won't qualify for a disaster loan with affordable terms?**

A. Having a good credit record or high income does not disqualify you from receiving help. Paying for disaster repairs is an unplanned expense, and most people need help to get on their feet. Many disaster victims are surprised that SBA is able to offer a loan with affordable terms. We tailor the payment on each disaster loan to each applicant's need. In this disaster, 98 percent of disaster loans have been approved at the lowest rate of interest (4 percent). Plus, we offer long terms, often 30 years.

**Q. I think I can pay for the repairs on my own. Should I apply for a disaster loan?**

A. Many disaster victims discover that the total costs to complete the repairs are more than they planned. With an approved SBA loan, you will know that the funds to make repairs are available. While no one wants additional debt, a low-interest loan with affordable payments is a better alternative than not making complete disaster repairs.

## To help you, FEMA will . . .

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

*Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Governor's Office of Emergency Services with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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<http://www.oes.ca.gov:8001/>

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Think twice before you throw flood-damaged household chemicals into the trash or down the drain. These products can harm individuals and the environment if they are carelessly tossed out.

Among other harmful impacts, the chemicals can contaminate groundwater and affect sewage treatment plants by destroying organisms critical to the treatment process.

The Federal Emergency Management Agency (FEMA) and the U.S. Environmental Protection Agency (EPA) provided funding and staff to help the state of California set up household hazardous waste collection centers in several counties affected by the recent floods. The centers make it easier for residents to dispose of flood-damaged household chemicals safely.

Of the \$450,000 FEMA has provided for the effort, \$150,000 was spent to set up centers in the first two months after the winter flood.

Household chemicals that threaten your safety and well-being include products with several key warning labels – *danger, caution, poison, warning, flammable, toxic, keep out of reach of children and hazardous.*



FEMA Photo by Andrea Booher

*Worker takes in hazardous waste from flooded areas at a special household-chemical collection event in Placerville.*

The chemicals can be found in most kitchens, bathrooms, utility rooms, sheds and garages. The products include aerosol cans, automotive products, caustic cleaning compounds, toilet and sink cleaners, kitchen cleaners, paints, stains, varnishes, fertilizers, pesticides and any flammable liquids.

Flood-damaged household products may be dropped at locations in several northern and central counties as flooding subsides.

Call the California Integrated Waste Management Board's Recycling Hotline at **1-800-553-2962.**

**Federal Agencies**

- FEMA Registration. . . . . 800-462-9029  
(TTY for hearing/speech-impaired). . . . . 800-462-7585
- Disaster Information Helpline. . . . . 800-525-0321  
(TTY for hearing/speech-impaired). . . . . 800-660-8005
- FEMA Fraud Detection. . . . . 800-323-8603
- National Flood Insurance Program
  - Obtain policy/information. . . . . 800-427-4661
  - Policyholders/claims. . . . . 800-638-6620
- Social Security Administration . . . . . 800-772-1213
- Small Business Administration . . . . . 800-488-5323
- Internal Revenue Service. . . . . 800-829-1040  
(TTY for hearing/speech-impaired). . . . . 800-829-4059
- Department of Agriculture
  - Rural Development. . . . . 916-668-2000
  - Farm Service Agency . . . . . 916-498-5300
  - Housing and Urban Development Hotline. . . . . 800-669-9777
- Department of Veterans Affairs . . . . . 800-827-1000
- Natural Resources Conservation Service. . . . . 916-757-8200

**State Agencies**

- Department of Insurance. . . . . 800-927-4357

**Cal Trans Highway Information Net:**

- Touchtone Phone . . . . . 800-427-7623
- Rotary Phone . . . . . 916-445-1534
- Department of Consumer Affairs. . . . . 800-952-5210
- Contractors State License Board
  - Disaster Hotline . . . . . 800-962-1125
  - License Checkline. . . . . 800-321-2752
- Department of Social Services,
  - Individual and Family Grants . . . . . 800-759-6807  
(TTY for hearing/speech-impaired). . . . . 800-952-8349
- Franchise Tax Board . . . . . 800-852-5711  
(TTY for hearing/speech-impaired). . . . . 800-822-6268
- Department of Aging. . . . . 916-322-3887
- Statewide Flood Information. . . . . 800-952-5530
- Veterans Affairs (CALVET) . . . . . 800-952-5626
- Attorney General's Office . . . . . 800-952-5225

**Other Service Providers**

- American Red Cross . . . . . 800-RED CROSS
- Disaster Legal Services. . . . . 800-310-7029
- Salvation Army . . . . . 800-725-2769